## WHAT IS CLAIMED IS:

- 1. A coated article including a layer system supported by a substrate, the layer system comprising:
  - a first dielectric layer;
- a layer comprising an oxide of niobium zirconium (NbZr) provided on the substrate over at least the first dielectric layer; and
- a second dielectric layer provided on the substrate over at least the layer comprising the oxide of niobium zirconium.
- 2. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium is sandwiched between and contacts each of the first and second dielectric layers.
- 3. The coated article of claim 1, wherein each of the dielectric layers comprises at least one of a nitride and a metal oxide.
- 4. The coated article of claim 1, wherein at least one of the first and second dielectric layers comprises silicon nitride.
- 5. The coated article of claim 1, wherein each of the first and second dielectric layers comprises silicon nitride.

- 6. The coated article of claim 1, wherein a contact or nucleation layer is provided between the layer comprising the oxide of niobium zirconium and the first dielectric layer.
- 7. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium comprises from 0.05 to 10% oxygen.
- 8. The coated article of claim 1, wherein the coated article has a visible transmission from about 6 to 80%.
- 9. The coated article of claim 1, wherein the coated article has a visible transmission of from about 10-50%.
- 10. The coated article of claim 1, wherein the coated article has a visible transmission of from about 12-30%.
  - 11. The coated article of claim 1, wherein the coated article is a window.
- 12. The coated article of claim 1, wherein the layer system has a sheet resistance ( $R_s$ ) of less than 250 ohms/square.
- 13. The coated article of claim 1, wherein the layer system has a sheet resistance  $(R_s)$  of less than 100 ohms/square.

- 14. The coated article of claim 1, wherein the layer system has a sheet resistance  $(R_s)$  of less than 60 ohms/square.
- 15. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium is at least partially nitrided.
- 16. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium comprises  $(Nb+Zr)_xO_y$ , where the ratio y/x (i.e., the ratio of oxygen to Nb+Zr) is from 0.03 to 0.20.
- 17. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium comprises  $(Nb+Zr)_xO_y$ , where the ratio y/x (i.e., the ratio of oxygen to Nb+Zr) is from 0.05 to 0.15.
- 18. The coated article of claim 1, wherein in the layer comprising the oxide of niobium zirconium, the ratio of zirconium to niobium (Zr/Nb) is from about 0.004 to 0.50.
- 19. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium includes from about 0.4 to 15% zirconium.
- 20. The coated article of claim 1, wherein the coated article is heat treated and has a  $\Delta E^*$  value (glass side reflective) of no greater than 4.0 after and/or due to

heat treatment.

- 21. The coated article of claim 1, wherein the coated article is heat treated and has a  $\Delta E^*$  value (glass side reflective) of no greater than 4.0 after and/or due to heat treatment.
- 22. The coated article of claim 1, wherein the coated article is heat treated and has a  $\Delta E^*$  value (glass side reflective) of no greater than 2.5 after and/or due to heat treatment.
- 23. The coated article of claim 1, wherein the coated article is heat treated and has a  $\Delta E^*$  value (glass side reflective) of no greater than 1.5 after and/or due to heat treatment.
- 24. The coated article of claim 1, wherein the coated article is heat treated and has a  $\Delta E^*$  value (glass side reflective) of no greater than 1.0 after and/or due to heat treatment.
- 25. The coated article of claim 1, wherein the layer system consists essentially of the first and second dielectric layers and the layer comprising the oxide of niobium zirconium.

- 26. The coated article of claim 1, wherein the coated article has no metallic infrared (IR) reflecting layer comprising Ag or Au.
- 27. The coated article of claim 1, wherein the coated article comprises an IG window unit, a monolithic window, or a laminated window.
- 28. The coated article of claim 1, wherein at least one of the dielectric layers comprises silicon nitride and includes from 6-20% aluminum and/or stainless steel.
- 29. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium does not contact any metallic infrared (IR) reflecting layer comprising Ag or Au.
- 30. The coated article of claim 1, wherein the coated article is not heat treated.
  - 31. The coated article of claim 1, wherein the substrate is a glass substrate.
- 32. The coated article of claim 1, wherein the layer comprising the oxide of niobium zirconium has an index of refraction "n" of from 2.4 to 2.9, an extinction coefficient "k" of from 3.3 to 3.8, and comprises from about 0.1 to 60% Zr.
  - 33. A heat treated coated article including a layer system supported by a glass

substrate, the layer system comprising:

a layer comprising an oxide of niobium zirconium (NbZr) provided on the glass substrate;

a dielectric layer provided on the substrate over at least the layer comprising niobium zirconium; and

wherein the coated article is heat treated and has a  $\Delta E^*$  value (glass side reflective) of no greater than 3.0 after and/or due to heat treatment.

- 34. The coated article of claim 33, wherein the coated article has a  $\Delta E^*$  value (glass side reflective) of no greater than 2.5 after and/or due to heat treatment.
- 35. The coated article of claim 33, wherein the coated article has a  $\Delta E^*$  value (glass side reflective) of no greater than 1.5 after and/or due to heat treatment.
- 36. The coated article of claim 33, further comprising a layer comprising silicon nitride located between the glass substrate and the layer comprising niobium zirconium.
- 37. The coated article of claim 33, wherein the layer comprising the oxide of niobium zirconium comprises  $(Nb+Zr)_xO_y$ , where the ratio y/x (i.e., the ratio of oxygen to Nb+Zr) is from 0.03 to 0.20.

- 38. The coated article of claim 37, wherein the layer comprising the oxide of niobium zirconium does not contact any metallic infrared (IR) reflecting layer comprising Ag or Au.
- 39. A method of making a coated article, the method comprising: sputtering a target comprising niobium and zirconium in an atmosphere including oxygen in order to form a layer comprising an oxide of niobium zirconium supported by a substrate; and

sputtering a dielectric layer over at least the layer comprising the oxide of niobium zirconium.

- 40. The method of claim 39, further comprising using an oxygen gas flow of from about 0.5 to 6 sccm/kW when sputtering the layer comprising the oxide of niobium zirconium.
- 41. The method of claim 39, further comprising using an oxygen gas flow of from about 1 to 4 sccm/kW when sputtering the layer comprising the oxide of niobium zirconium.
- 42. The method of claim 39, further comprising using an oxygen gas flow of from about 2 to 3 sccm/kW when sputtering the layer comprising the oxide of niobium zirconium.

- 43. The method of claim 39, further comprising heat treating the coated article so that the coated article has a  $\Delta E^*$  value (glass side reflective) of no greater than 3.0 after and/or due to heat treatment.
- 44. The method of claim 39, further comprising heat treating the coated article so that the coated article has a  $\Delta E^*$  value (glass side reflective) of no greater than 2.5 after and/or due to heat treatment.
- 45. The method of claim 39, further comprising heat treating the coated article so that the coated article has a  $\Delta E^*$  value (glass side reflective) of no greater than 1.5 after and/or due to heat treatment.
- 46. The method of claim 39, wherein the layer comprising the oxide of niobium zirconium comprises  $(Nb+Zr)_xO_y$ , where the ratio y/x (i.e., the ratio of oxygen to Nb+Zr) is from 0.03 to 0.20.
- 47. The method of claim 39, wherein the layer comprising the oxide of niobium zirconium comprises  $(Nb+Zr)_xO_y$ , where the ratio y/x (i.e., the ratio of oxygen to Nb+Zr) is from 0.05 to 0.15.
- 48. The method of claim 39, wherein the dielectric layer over at least the layer comprising the oxide of niobium zirconium comprises nitrogen, and wherein oxygen content in the layer comprising the oxide of niobium zirconium is higher at a

location proximate the dielectric layer than at another location in the layer comprising the oxide of niobium zirconium further from the dielectric layer.

49. The coated article of claim 1, wherein the second dielectric layer over at least the layer comprising the oxide of niobium zirconium comprises nitrogen, and wherein oxygen content in the layer comprising the oxide of niobium zirconium is higher at a location closer to the second dielectric layer than at another location in the layer comprising the oxide of niobium zirconium further from the second dielectric layer.